GOVERNMENT OF INDIA
OVERSEAS INDIAN AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO:5151
ANSWERED ON:30.04.2008
INSURANCE COVER FOR INDIANS WORKING IN GULF COUNTRIES
Bellarmin Shri A.V.

Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:

(a) whether the overseas Indians working in gulf countries are adequately insured for their life;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

Answer

MINISTER OF OVERSEAS INDIAN AFFAIRS(SHRI VAYALAR RAVI)

(a) to (c): It is mandatory for all emigrants with Emigration Check Required (ECR) endorsed passports going for employment to any of the ECR countries and seeking emigration clearance from the office Protector of Emigrants, to take an insurance policy under the Pravasi Bharatiya Bima Yojana (PBBY) from the Insurance Companies operating in India. Ten Insurance Companies have been allowed to grant Insurance cover under PBBY to the emigrants.

PBBY was first introduced w.e.f. 25.12.03 and revised w.e.f. 1.02.06.The scheme initially provided a cover of minimum sum of Rs 2 lakh in the event of death or permanent disability leading to loss of employment while in employment abroad.This was increased to Rs. 5 lakh in 2006. Further, the sum insured has been increased to Rs. 10 lakh in addition to the other existing benefits under the PBBY and the premium rates have been lowered.The other benefits include medical cover, maternity benefits, hospitalization cover for family members, legal expenses relating to employment and reimbursement of one way airfare.